

**A Symposium on Christian Stewardship:  
Raising up a Generation of Godly Givers**

**Seizing the Opportunities  
Ways to Encourage Godly Giving**

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A young book salesman was assigned to a rural area. Seeing a farmer seated in a rocking chair on his front porch, the young man approached him with all the zeal of a newly-trained salesman. "Sir," he said, "I have here a book that will tell you how to farm ten times better than you are doing it now." The farmer continued to rock. After a few seconds he stopped, looked at the young fellow, and said, "Son, I don't need your book. I already know how to farm ten times better than I am doing it now."

I recall coming across this illustration in the earlier years of my pastoral ministry. It returned quickly to my mind when I was asked to prepare this essay on "ways to encourage godly giving." I suspect that most of you already know how to encourage godly giving, perhaps even "ten times better" than you are actually doing it now. In one sense, then, you have no need of this essay. Your challenge is more likely getting the job done than knowing what to do.

Early on in my search for existing resources on this subject I looked at the list of essays posted in the online essay file at our Wisconsin Lutheran Seminary website. I was immediately impressed in the quantity as well as the quality of material at our fingertips. The preceding essays presented at this symposium are worthy additions to these resources. The exegetical and theological foundation set forth in Pastor Valleskey's study of 2 Corinthians 8 and 9 as well as the biblical and insightful examination of challenges or hindrances to godly giving presented by Pastor Muetzel go a long way in equipping us to encourage godly giving in our pastoral work. So I question if I have much to offer you besides what you already know and have available to you.

But like you I recognize that the value of this kind of essay may not so much be in what I am saying but in the mere fact that I am saying it again in your presence. Repeated reminders of the centrality and necessity of law and gospel in our pastoral work and echoed encouragements to rededicate ourselves to the task have their value. Providing an opportunity for renewed discussion of questions and concerns is also a good thing. Keeping certain issues prominent on our pastoral agendas as companions of law and gospel can be helpful in moving us from the rocking chair on our pastoral front porch and into our fields of labor with renewed zeal to do more and do it better.

In considering ways to encourage godly giving I allowed this thought to guide me: "Here's what I wish more people had told me 35 years ago. And here are some things I wish I had shared more often or more pointedly with my fellow pastors and teachers." Would I do some things differently if I had the chance to begin ministry anew among the souls I served? Definitely. And in the arena of financial stewardship training and the promotion of godly giving, I would revisit a number of attitudes and actions I expressed over the years. Perhaps we'd all say the same thing. At any rate, here is what I see as main ingredients in seizing the opportunities to encourage godly giving among us.

**Let's begin with a good dose of self-examination. Let's personally  
revisit the importance of doing this work and doing it well.  
Unless we begin here, our efforts will likely be half-hearted and halting.**

I am assuming we all agree that stewardship is an important subject and that "the shepherd trains Christian stewards" is to be a statement of fact, not a pious but somewhat empty wish.<sup>1</sup> But to say it plainly, I am now convinced that it is *more* important and merits a *higher* priority in pastoral work than I once thought. This is an urgent, crucial, or extremely important task. Fifty years ago WELS President O.J. Naumann wrote, "The subject of Christian stewardship

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<sup>1</sup> "The Shepherd Trains Christian Stewards" is the title of the pertinent chapter, pages 241-262, of *The Shepherd Under Christ*, by Armin Schuetze and Irwin Habeck (NPH, 1974).

is one that may never be dismissed from the believer's mind. For in the service of our Lord and Savior we are first and foremost stewards."<sup>2</sup> We know very well that our Lord Jesus continually says, "Dedicate for my use all that you are and all that you have. I don't merely want so much of your time, money, or energy. I want you. You are my full-time manager, and half-measures or half-hearted efforts are no good."

Money management and godly giving are integral parts of sanctified living, not at all optional or even peripheral. The focus is squarely on the relationship of Christ's people to their Lord and his revealed will – not only or even primarily their relationship to their money, their church, or their neighbor. To ignore this facet of the Christian's continued existence on earth or to address this subject only occasionally is to fail to minister properly to the needs of our people. Christians need to know that they have been saved and how they have been saved. They also need to know they are called and enabled to serve God. God expects faithful stewardship, dedicated serving. What a tragedy it is if the person who has learned the way of salvation either has never grasped or has been sidetracked from his mission of living for God in a conscientious and competent way!

Another reason this is an extremely important and high priority subject is that this is a law and gospel issue like all other Christian nurture and sanctification issues. These are the central tools God gave us to use and insists that we use. The training of Christian stewards goes to the heart of our high calling as managers of the mysteries of God. When any sinner is brought to see the enormity of his debt as a rebel against the will of God, and then to grasp the more enormous price paid on his behalf by God incarnate, life that is truly life is obtained and enjoyed. But there is more. Attitude and purpose adjustments of the highest rank are also being accomplished. "Appreciation for divine mercy cannot take the price of redemption for granted; neither can it regard the purpose of redemption as a hobby. That heart will not play at stewardship."<sup>3</sup> If we really believe this, our commitment to raising up godly givers will be intensified, not marginalized.

I am also more convinced today than I was 35 years ago that to teach money management is the kind of privilege that we must approach confidently, passionately, straightforwardly, and not at all apologetically or reluctantly. I tell students that there are certain subjects that they simply must ponder exhaustively, master thoroughly, and share winsomely – or they will "die a thousand deaths" in contemporary pastoral ministry. Assaults on subjects like infant baptism and baptismal regeneration, church fellowship principles, gender roles and relationships in God's world, and amillennial eschatology will surface frequently and often antagonistically. If we have not done our homework and allowed the Spirit to do his heart work in us, we will pay a big price and so will the people we are supposed to serve. But if we are thoroughly convinced that we are sharing divine truth and that God gave it in love, we see opportunities to serve rather than threats to be endured. And the subject of acquiring, managing, and giving money should be on this list of messages to be mastered and shared with eagerness. We are about the Lord's business, using the Lord's law and gospel with the Lord's purposes in mind. When this reality is relished, our tone and attitude toward stewardship will improve and so will our ministry to souls in this vital area.

Another factor that should lead us to see the high priority of training our people in fiscal management is that the devil, the world, and our own sinful flesh are and will remain active in opposing it. Pastor Muetzel has addressed this fact more in-depth. Surely the contemporary landscape indicates this is not a time to neglect such a task. Our present culture is powerful and

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<sup>2</sup> O.J. Naumann, *The Exercise of Christian Stewardship in Synodical Work* (1956 essay), p. 1.

<sup>3</sup> Robert Hochmuth, *Initiated into the Secret of Enduring Prosperity* (1965 essay), p. 4.

persuasive in its opposition to godly giving. Greed – a form of idolatry – is widespread and often unrestrained even in the visible church. The disease sometimes called “affluenza,” bringing anxiety in the midst of prosperity, is epidemic. Fiscal ignorance and irresponsibility is widespread lifestyle and not to be underestimated or downplayed. American money management in general is somewhere between insidious and insane at any given time. What might have been said in jest is not so funny when viewed against the American landscape: “Money was invented so we could know exactly how much we owe.” Our sinful nature welcomes bad influence like this. What we observe in our own parishes (and sometimes don’t know about until irreversible damage has been done) will mirror the observation of Eugene Peterson about his members:

These people were my friends and allies, but they were constantly interpreting my interpretations through filters of self-interest. I found that the Scriptures that I was preaching and teaching were being rewritten, unconsciously but constantly, in the minds of my parishioners to give sanction to behaviors and values that, more often than not seemed to me, were in the service of the American way (in which indulgent consumerism was conspicuous) rather than the way of the cross (where sacrificial love was prominent).<sup>4</sup>

The indifference and downright antagonism of our culture to godly money management constantly call into question the validity of the whole concept among our members. And if we are negligent in exposing and opposing these enemies in our midst, we forfeit assurance that God’s kingdom will come or his will shall be done among us in particular. Over twenty years ago Wallace E. Fischer voiced this warning:

The American church will either learn to address itself more responsibly to the realities of human need and the implications of Biblical stewardship or it may well become an anachronism in American society within another generation. Of course, God’s work will go on through other people and other agencies in other places. Presently the American church is under His judgment.<sup>5</sup>

More could be said on this matter of revisiting the importance of training our people in godly giving. I hope the point is sufficiently established. On the one hand Christian stewardship is a subject of utmost importance, touching on virtually every aspect of Christian life and our management of that life – including physical, mental, and spiritual health; our use of time, abilities, and material possessions; and our vocation and involvement in varied spheres of religious and social life. Principles apply to family, church, citizenship, business, industry, education, government, the arts, and social services. The Bible does not state ten simple steps to responsible stewardship or godly giving but draws on the theology of creation, redemption, and sanctification. It may not satisfy those who want easy answers or specific rules for living, but it encourages and empowers them for creative living. God showcases the Christian’s role within divine purposes and tells us the privilege – and the power needed to do this – belongs to us.

At the same time there is evidence in our synod and elsewhere that this pastoral responsibility is too often downplayed or assigned a relatively low priority. I do not desire to issue a blanket indictment on this and I give thanks for all training in godly giving that is taking place. But I invite self-examination, urge appropriate repentance, and seek a Spirit-given resolve to do better, starting immediately. We don’t need or want excuses or continuing half-hearted efforts. And perhaps there is some value in taking time to identify and respond to excuses and rationalizations that may sidetrack us in our efforts. Here are a few that come to mind:

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<sup>4</sup> Eugene Peterson, *Take and Read* (Grand Rapids: Eerdmans, 1996), p. 4.

<sup>5</sup> Quoted by Roy Bleick, *Much More Than Giving* (St. Louis: Concordia, 1985), p. 8.

- *“I use law and gospel regularly, so I may assume I adequately train my people to be godly givers. I need only to preach law and gospel; the Holy Spirit will teach stewardship and produce godly givers.”* This is not right. Professors Schuetze and Habeck offered this counsel years ago:

The pastor will provide the motivation for stewardship by his faithful preaching of the gospel Sunday after Sunday. By proclaiming the mercy and grace of Christ in all his ministrations he is using the only means that makes Christians fruitful. The extent to which the gospel permeates his entire ministry determines the extent to which the people are prepared to live as God’s stewards.<sup>6</sup>

But to conclude from this that week-by-week faithful gospel preaching is adequate to train people in godly giving is to confuse motivation and expertise. The use of pointed, specific law and gospel is called for. Killing the covetous old self by the skillful use of specific law and moving the motivated believer to competent money management through pointed evangelical admonition remain our assignment. And the cultivation of practical skills remains on our agenda above and beyond that.

- *“This is a fine thing, but I have many higher priorities in my ministry.”* Truthfully stated, there may be higher priorities in a given parish at a given time, but I suspect not many. *“Where your treasure is there will your heart also be.”* A person’s relation to the world of material things is a primary test of life’s management before God. Money and possessions are an extension of self, representing time, talents, work, investment, and achievement. So our members’ attitude and relation to material things is a particularly revealing test of true priorities, sense of values, dominating concerns, and ultimate commitments. And that is a high priority focus for pastor. And considering the ongoing assaults on godly giving that confront our people, the need to address them is also ongoing.
- *“This simply isn’t one of my gifts. I am better at other tasks.”* To recognize diversity in gifts and personal strengths and weaknesses is one thing; to use this as an excuse to neglect an integral aspect of pastoral ministry is another. Godly giving, moreover, is a skill that remains very much on our personal lifestyle agendas as well as on our preaching and teaching agendas. We are called to be mentors and examples to the flock. This underscores the need for us to see this work as a high priority for our own lives. Our assigned function as pastors and leaders among the saints gives us visibility and influence. Sheep of the flock recognize and observe their Shepherd and his under-shepherds. This is high privilege and opportunity – and responsibility. That will not change.
- *“My people do not want to hear this message. They had a bad experience with legalistic approaches. I must be patient with them.”* There may be local factors an alert pastor will wisely keep in mind. But I fear that what sometimes masquerades as a pastoral heart includes some measure of inappropriate neglect of duty. It’s already been said, but I pray our contemplation of these issues will lead us to conclude that a timid approach is bad. We dare not approach our people with an apologetic attitude as though we were invading their private domain. We are not to fear public criticism from those who don’t get stewardship at all. The reason it is touchy subject (and it is)

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<sup>6</sup> Armin Schuetze and Irwin Habeck, *The Shepherd Under Christ*, p. 248.

is because people don't get the grace of giving, are succumbing to the sinful nature, or are embarrassed by their own failures in this arena. They may be expressing their own guilt feelings while trying to charge the church or pastor with wrong.

You can write it down as a rule of thumb, that when a man does not give or serve happily in the kingdom, he is indicating thereby that he has a deep spiritual problem. We need to examine our own hearts on this score . . . we need to ask carefully and considerately, "Is it my Old Adam that's reacting, or the new man in me?"<sup>7</sup>

To conclude this section, I think it fitting to quote a statement recently published as the conviction of the seminary faculty. Prof. Richard Gurgel, speaking about stewardship training and this seminary's responsibility to equip future pastors to do this work, aptly put it this way: "The issue is so crucial to the health and welfare of each soul and the advancement of God's kingdom here and around the world that it must be addressed more broadly."<sup>8</sup> If we share this conviction, then our efforts to seize the opportunities in raising up a generation of godly givers will increase.

**Let's take a curricular approach to training our people to be godly givers. This subject should be treated as an integral part of our preaching and teaching efforts "in season, out of season" and a regular part of our congregational life.**

Reflecting my conviction that encouraging and training godly givers is an extremely high priority in our congregational work, I suggest that any approach less than a year-round curricular approach is perhaps inadequate. By "curricular" I simply mean that this training should be a regular and normal part of our educational program. I imagine that this might be said to a degree of all of our stewardship emphases. I'm confident that the subject is brought up in our youth confirmation classes and Bible information classes, perhaps in connection with a study of the Seventh Commandment. It is also possible that many of our youth and adult courses designed to prepare prospective members for more active and knowledgeable participation in church life have supplemental lessons that inform the people of expectations and protocol in stewardship and other matters. It is also possible that a good percentage of our pastors make use of seasonal stewardship programs, often in the fall of the year and perhaps linked in some way to the formation of church budgets. And no doubt the subject makes its way into pre-marital and marital counseling sessions by design or by necessity. All of this might be labeled curricular, but I'm talking about more than that.

I am recommending, for example, a series of classes with each unit of study dealing with one or more aspect of Christian stewardship. This allows for a solid theological foundation to be set and a variety of practical applications to be addressed in a successive or progressive manner. Or we might speak of levels of instruction so that our people can progress through various phases of instruction at a pace that best fits them. And I am speaking of studies that are offered repeatedly, perennially. It may or may not be wise in a particular setting to offer the series of studies every year, but in other settings this would be most fitting. The curriculum might be varied somewhat from time to time, but the core material will likely remain pretty much unchanged.

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<sup>7</sup> Joel Gerlach, *Our Stewardship Call* (1969 WELS Convention essay), p. 12.

<sup>8</sup> Richard Gurgel, "The Current Synodical Crisis and the Seminary's Role of Preparing Pastors" in *Wisconsin Lutheran Quarterly*, Vol. 104, #4 (Fall, 2007), p. 250.

Deserving of special mention is the development and use of stewardship training tools that may be used in the homes of our people, with parents reviewing and then relaying solid counsel to their children. I wish I had focused more time and energy on this field of labor. Our homes and family units are too often the breeding ground for entrenched mismanagement of time, energy, and money. They imitate culture more than Christ. And we can offer them more help.

I can easily imagine that this kind of regular diet in the life of a congregation could grow old rather quickly – if offered exclusively or even predominately in a Sunday morning, or Wednesday evening kind of Bible class. While this might be a good way to introduce such a curriculum to our people, there are better ways of going about this in the long run. The studies might be scheduled in private homes of members, and might follow the format of “cottage meetings” that offer the advantages of smaller group dynamics as well as informal settings.

And perhaps it is already obvious, but it is envisioned that from the start we have the goal to train capable lay members who in turn will serve and train more members to take the lead. Quality training in godly giving is inseparable from law and gospel issues, so I expect some reservations or hesitancy to surface on this subject. I nevertheless urge that we resist a lone ranger approach to this area of serving the saints. The Holy Spirit remains quite competent and willing to raise up qualified lay leaders who can serve, and we can monitor their training to be adequately assured this is happening. Or we can reserve certain units of instruction for ourselves while assigning most other units to others (especially those dealing with the cultivation of management and giving skills and techniques). Remember that multiplying qualified teachers in godly giving usually means increasing the number of godly givers as well and facilitating our being able to offer a variety of stewardship training courses concurrently. It strikes me as healthy when various study courses are offered simultaneously in our weekly Bible class time slots and in less formal settings among our people. Christian stewardship classes merit a regular place among these.

Aside from curricular studies clustered around various phases of stewardship, we may also consciously and overtly build this subject into our sermons and devotional presentations. Doing this need not be strained or unnatural. The heart of Christian stewardship lies in managing resources that God has placed into our hands in the interest of a business he has entrusted to us to carry on for him. True stewardship comprehends the responsibility of a Christian in all relationships of life. It takes into account every phase of living. All of life with its interests and ramifications, without qualification, is to be placed into Christ’s service. This offers us a broad selection of talking points and allows us constantly to refer back to God’s creating, redeeming, and sanctifying work.<sup>9</sup> A positive, evangelical viewpoint should not wear out any welcome. It rightly troubles us that we and our people do not always live with the high sense of dedication and purpose set forth in Scripture. We tend to grow weary. The inner warfare between the old and new man within the Christian, however, dare not be used to excuse unfaithful stewardship or to render us muted in our proclamation.

More might be said about curricular approaches to encouraging godly giving, and later discussion of this essay may yield a rich crop of ideas. For now, there may be some value in again taking the time to identify and reply to excuses and rationalizations that can too easily sidetrack us from the task. Here are a few that come to mind:

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<sup>9</sup> The LCMS has prepared and made available on-line short paragraphs on Sunday readings for the church year. These strive to convey stewardship concepts. These may be accessed and downloaded from the LCMS website at this page: <http://www.lcms.org/pages/internal.asp?NavID=1792>

- “*Churches are already accused of being interested only in money; I don’t want to fuel that observation.*” It is true that many people accuse churches and pastors of being inordinately interested in money. Sometimes that reputation may be deserved. Usually it is not. And the way to change people’s perspective on this is not to avoid the subject but to present it properly and passionately and let the Holy Spirit change slaves of self into stewards of God.

There is value in being aware of potential (or inevitable?) touchiness on the subject in some quarters, but greater value in sticking to our God-given agenda to equip the saints in biblical stewardship. Sometimes the opposition reveals a God-given opportunity to use his law to expose and rebuke sinful attitudes. What was said earlier merits repeating: The reason it is a touchy subject is often because people don’t get the grace of giving, are succumbing to sinful nature, or are embarrassed by their own failures in this arena. They may be expressing their own guilt feelings.

- “*Even my best members do not want to hear about stewardship year round. This is too much of a potentially good thing.*” I suspect hesitancy expressed in this way probably stems from a misunderstanding of the curriculum envisioned. I do not have in mind a narrow or simplistic one limited to giving offerings, for example. Rather, the subject of biblical stewardship is broad (including the management of more than finances) and inclusive enough (including of necessity ample expositions of God’s creating, providential, redemptive, and sanctifying work as its foundation) that maturing members will not find it problematic. It is also possible that our good members will grow weary of good material that is badly or unimaginatively presented. But the problem is still not with the concept or the content.

Let’s also recall that we are addressing brothers and sisters in the Lord and are appealing primarily to the new nature, the dominant one, within our people. Assume the agreement of the new man in this work. This will keep us from growing defensive or hesitant as we offer souls “great patience and careful instruction”.

- “*BIC classes are simply not the place to give this emphasis; this kind of message should come later, when the people are stronger and more committed to the church.*” It must be granted that the instructor is in the best position to gauge limitations and sensitivities that specific students may have. But in general it is foolish to think less mature members do not need and newly converted members cannot handle this truth. At the heart of it is still pointed and specific law and gospel, useful for all members and certainly for the newly instructed. Sometimes they are the most eager portion of our membership, hungry for more instruction.

Perhaps this is a good time to share a concern frequently expressed in books that deal with the cause of furthering Christian stewardship training, especially that of money management. A number of times I came across this kind of comment: “If pastors continue to view Christians as babes and feed them only pabulum, the members will not become mature and will not faithfully or competently carry out the mission entrusted to them. Too often the problem is that Christians really do not sufficiently grasp who they are or what they are called to do or how capable they are of carrying out their calling in Christ.”

Finally, perhaps an additional word on people’s level of commitment “*to the church*” may serve us well. Pastor Joel Gerlach expresses the point well:

Luther says that the plow, the lathe, the desk, and the kitchen sink are all altars where you can and should offer the worship of service to God (W.A. 101,1,29,16ff.). Elsewhere Luther says that every Christian has been called by God to obey His commands in relationship to the things and the people that have been allotted to him. Talents and neighbors are given by God, not chosen by men. Christian obedience demands that the two (talents and neighbors) be brought together in a spirit of loving service. “What is God’s will for me?” is answered by asking, “What are my neighbor’s needs of me?” (W.A. 10,I,1, 308). Notice that Luther does not equate stewardship with “church work” or with giving. He speaks of the stewardship call rather in terms of being a Jesus to your fellowman in the world. The call is getting through loud and clear when God’s Spirit has led you to the point of praying over and over: “Let me think like Jesus! Let me act like Jesus! Let me be like Jesus, all the time to everyone.”

It is precisely at this point that our comprehension of the theology of stewardship is oftentimes weakest. We tend at times to think of stewardship in terms of service to the church rather than in terms of service to our fellowman and through them to our Lord. That Christian is immature who tends to use the church, enjoy the fellowship, accept the blessings it affords with little or no thought about his responsibility to others.<sup>10</sup>

- “*We don’t give the same level of attention or emphasis on other aspects of sanctification, so why should be do it here?*” To a degree, I again suspect that this kind of objection flows from misunderstanding the full scope and law-gospel dynamic of solid Christian management training. In truth it is intimately linked to other aspects of our lives of sanctification and deserves ongoing emphasis.

Also, enemies of sanctification and godly giving work year round, so it is fitting that we make constant effort to provide our people antidotes to the wrong or inadequate messages they receive. I have often recalled the memorable way Billy Sunday (1862-1935) expressed his resolve to wage war against sin (in his case, often in matters of alcohol use and abuse) and thought it fitting to carry such an attitude to the arena of stewardship training: “I’m against sin. I’ll kick it as long as I’ve got a foot, and I’ll fight it as long as I’ve got a fist. I’ll butt it as long as I’ve got a head. I’ll bite it as long as I’ve got a tooth. And when I’m old and fistless and footless and toothless, I’ll gum it till I go home to glory and it goes home to perdition!”

**Let’s resolve always to address godly giving as a lifestyle issue that constantly brings us back to the matter of our relationship to our Lord – and to the development of a variety of practical skills that are intimately linked to giving narrowly defined.**

It has already been stated, but if your personal pilgrimage as pastors parallels mine, this point merits another mention. Godly giving, narrowly defined as giving money generously for religious and charitable purposes, is intimately connected to our faith-life and grasp of law and gospel. This is what makes the teaching of money management so enjoyable as well as important. If we at times lose sight of this truth and begin to focus more exclusively on lesser goals (like implementing a church program, funding a church budget, addressing a current crisis, or giving a family unit greater fiscal stability), we sacrifice right perspective and can do long-term damage. We need repeatedly to get back to the basics.

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<sup>10</sup> Joel Gerlach, *Our Stewardship Call* (1969 Synod Convention essay), p. 6.

The really important question is not, “Is the church productive?” but rather, “Is it doing what God expects and desires the church to do?” These components of godly giving need to be in place and kept there: (1) a right understanding of regenerate man in relation to God, (2) a right understanding of the mission of the church in the world, and (3) a right reliance on the promises of abilities and strength that God gives the redeemed for fruitful service in the world. Only when we work with an adequate theology of stewardship and couple this with ongoing development of skills and pointed lifestyle applications do we accomplish what we want to. We want to raise people, not money. Money will then come as godly giving results.

Godly giving, narrowly defined, also needs to be seen as part of a package of money management skills needed among our people. Sometimes there may be proper motivation and godly intentions regarding giving that are frustrated by money mismanagement that makes godly giving almost impossible. And sometimes good intentions are accompanied by ignorance about how best one may convey gifts for religious and charitable purposes. The result is usually diminished levels of giving and inefficient or wasteful giving patterns. The curriculum approach to financial stewardship training in our congregations, at least to some degree, should include a number of topics that are sometimes seen as somehow non-spiritual or non-religious. Their intimate connection to godly giving as well as to the dedication of one’s entire lifestyle to the Lord, however, may easily be seen. Among these topics are: personal and family budgeting (and following through on using prepared budgets); fiscal restraint and contentment as virtues; the pluses and pitfalls in the use of credit; dealing with indebtedness; savings and investment patterns and methods; deferred charitable giving and inter-generational transfer of resources. So many goals and purposes in personal and family money management require relatively simple interrelated skills that our American culture has neglected or despised. We dare not.

Perhaps another related option in teaching godly giving merits mention at this time. I speak of the building of a budget on the congregational level. How a church goes about the task of making and using a budget may serve a useful role in illustrating and clarifying what stewardship and godly giving are. To the best of my knowledge we have no indication that biblical money management principles apply only to individuals and not to groups of Christians as well. What we seek to say to each Christian we should place on the congregation’s corporate agenda. The corporate budget and the use of it should be a model of wise management and godly giving to mission and ministry. The visible church is not an end in itself. Churches, no less than individuals and families, need to revisit their mission and priorities as part of their lifestyle.<sup>11</sup> Organizational structure, also on the local level, often brings with it inherent weaknesses. It tends to perpetuate itself, bureaucratically expand and entrench, and often works to justify its own existence aside from fulfilling its mission as originally conceived. When mission and ministry mismanagement or poor priorities are cloaked in pious terminology, bad example can be easily perpetuated.

Authors of church stewardship books frequently include counsel and comments that leaders need to keep in mind. Leaders bear the responsibility to equip, inspire, challenge, and lift horizons of fellow believers. Human beings remain perhaps the most valuable resource, so the use

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<sup>11</sup> The New Testament offers no detailed set of instructions about how a church should channel money to kingdom-related causes, but provides prominent financial concerns in that may serve as clues. Examples would be: support of a public ministry and workers worth their keep (Mt 10:10, 1 Co 9:14); care for needs of members, especially widows, orphans, and poor (Acts 6, 1 Tm 5:3ff., Ja 1:27 ); concern for needy fellow Christians in other churches (2 Co 8 & 9); outreach through support of traveling missionaries, evangelists (Ac 13:2-3, 1 Co 9:11). Today congregations as well as synods must determine specifics.

of fellow members to do meaningful ministry is usually seen as a major test of the leader's stewardship.

Let us again take time to identify and set aside envisioned excuses and rationalizations that can sidetrack us from desirable tasks.

- *"It is not my calling and I am not qualified to teach or train my members on many details of money management. There are professionals for that."* I suppose one needs to define what is meant by "details" here, and it should be recognized that this kind of work dare not lead us to neglect other pastoral tasks. But this much can be said: It is very much part of the pastoral calling to see that the flock is adequately equipped to live lives worthy of their high calling as Christ's servants and stewards. The use of "professionals" or, perhaps better, knowledgeable Christian brothers and sisters from both clergy and lay ranks, is recommended for much of this.

If a pastor is ill-equipped to address major issues of money management, the ideal starting point is for him to undertake such a study for himself and his family. Remember, an integral part of pastoral work is mentoring and providing leadership by example. And this is no place for pretending to know what one is talking about, of course. Sharing inaccurate or inadequate information may be pious incompetence, but it remains incompetence. "A mist in the pulpit is a fog in the pew" is how one writer described pastoral lack of clarity and helpfulness in crucial money matters.<sup>12</sup>

- *"I do not appreciate singling out money and material resources in stewardship training. Biblical stewardship is wider."* First of all, I know of no one in our circles who has ever denied that stewardship is a wider emphasis than money management. Second, a proper focus on money management will always review principles that immediately remind the child of God of the wider scope of management lifestyles in all aspects of living (time management, identification and cultivation of talents and spiritual gifts, and so forth). And a balanced congregational curriculum will focus on these various aspects in an orderly way.

Still, while money management is never a stand-alone emphasis, it often merits special and often primary attention for a variety of reasons. Due to the material nature of this world and cultural icons, money and material resources will be invariably at the heart of management struggles. A wise and loving pastor will remember this.

- *"I frankly do not have the time to undertake such an ambitious array of management training emphases. I sometimes have to settle for seeing that a reasonable church budget is adopted and then taken seriously."* The issue of limited time and energy is one a faithful pastor wrestles with on a daily basis. And in the end it is going to come down to priorities blended with personal preferences. We do what we feel we *must* do and we usually do what we *want* to do. The first section of this paper attempted to make the point that raising up a generation of godly givers is a *high* priority indeed. Much of the battle will be won or lost there.

To adopt and publicize a church budget and think that this is adequate stewardship training, moreover, is spiritually irresponsible. The focus is immediately on raising money rather than people, highlighting needs in search of givers rather than raising

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<sup>12</sup> Rod Rogers, *Pastor Driven Stewardship* (Dallas, Brown Books, 2006), p. 3.

up givers looking for needs and channels for their godly giving. And usually the focus is thereby (not so) subtly shifted to serving the organization rather than Christ and neighbor.

On the wider subject of time and task management for pastors, I personally have benefited from the observations of Eugene Peterson while addressing the epidemic of busyness among pastors. His immediate focus was not stewardship training but the pastor's devotional and personal enrichment lifestyle. His primary point is that too many pastors are too busy and neglect the higher priorities on their pastoral agenda for two reasons – they are “vain” and they are “lazy.” We want to appear important or significant – and what better way to do this than to be busy? And the laziness is in letting other people decide what we should do instead of resolutely making the decisions ourselves. People who do not understand pastoral priorities too often write the pastor's agenda and we too often go along with them.<sup>13</sup>

- “*The Bible itself doesn't go into this much detail on money management items, so I cannot consider it as essential to my ministry.*” Admittedly, the Bible does not provide details on a great number of topics that have become major parts of the pastoral and church agenda. After all, the gospel creates its own forms as it confronts specific cultures and seeks to penetrate hearts and reshape lives. But pointed or specific law and gospel is always essential to one's ministry and stewardship training rightly defined is just that, with pointed applications to a most timely and urgent topic in our people's lives.

On the subject of what the Bible does present in adequate “detail,” however, we may note how the Bible writers displayed a remarkable balance in blending their theology and practical lifestyle counsel – on financial issues. I still remember hearing an expository presentation while listening to my car radio perhaps 30 years ago. I don't recall the speaker or the program by name, but I recall the text and the speaker's point. He was talking about the section of 1 Corinthians when chapter 15 ended and chapter 16 began, as the glorious affirmations of the resurrection motif led directly to the pragmatic solicitations for money. His point is that these subjects *do* belong together and always will. He imagined Corinthians members saying, “We want to hear more about those gold streets that await us at the bodily resurrection” while Paul was saying, “I want to speak about the gold in your pockets right now.” I later read another exposition based on the same text and making the same basic point:

This pattern is typical of Paul and the entire New Testament. He moves from the most lofty theology and praise of God to the most mundane implications of that theology in everyday life. Here he forges a direct link between the resurrection of Jesus, the hope of eternal life it brings to us, and how this results in diligent, productive work for the Lord, and in the collection of money. If the movement from the Resurrection to a chart of accounts seems abrupt to us, it may be we sentimentalize the gospel. Our love and gratitude should be as hard and tough as the coins we place into the offering plate.<sup>14</sup>

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<sup>13</sup> Eugene Peterson addresses this subject in “The Unbusy Pastor” in *The Contemplative Pastor* (Grand Rapids: Eerdmans, 1989), p. 17-25.

<sup>14</sup> Ben Patterson, “How to Feel Good About Your Stewardship Campaign”, *Leadership*, Vol. II, Num. 2 (Spring, 1981), p. 106.

**Let's make it a high priority to keep the subject of godly giving on our agendas as members of circuits, conferences, districts, and synod. Let's resolve to share concerns and insights with each other and strive to hold each other accountable in fraternal ways. Professional growth with peer encouragement is always in place.**

Having confessional and professional brothers nearby to discuss these (and many other) things with can be helpful. I wish I had done more of that and sense that there is widespread conviction in our circles that we can all do more of that. District presidents apparently do not get too far in efforts to discuss and diagnose pastoral performance in matters like this. The selection and use of circuit pastors appear sometimes to be less helpful than originally envisioned. Attempts to offer pointed encouragement – or a fitting rebuke – are apparently not dominant features in our ministerium. Yet the Bible emphasis on mutual, fraternal encouragement, discipline, and instruction remains. And active peer review and encouragement can be particularly helpful in the cultivation of godly giving as in other tasks.

I hope we never underestimate the value of mutual encouragement. We will inevitably have to come to grips with visitors and apparent unbelievers who hear us and respond negatively. And we will all have members (even long-term members) who have not been adequately instructed on this subject and who can be antagonistic for any number of reasons. Pastors who have dealt with this kind of challenge are in an ideal position to serve brother pastors who are undergoing the same. We don't seek pastoral pity-parties or unhelpful whining sessions. The hope is that positive reinforcement may result. The goal is to equip and stimulate each other all the more to further godly giving confidently and passionately, not apologetically or reluctantly. This is God's will. That conviction brings joy and breeds stamina.

I hope that the need and value for mutual discipline and correction is also recognized and expressed among us. Several sources I consulted candidly included lapses in pastoral leadership among the top reasons why Christian stewardship is weak in American churches. *Spiritual problems* like perverted priorities and greed were always on the list. To a lesser degree *financial problems* were also listed: not knowing how to handle money and slavery to accumulated debt, for example. But *pastoral problems* were invariably in the top five or so reasons given for the sad state of stewardship in parishes. The failure to teach principles, to expect people to live according to them, and to call them to repentance if necessary is epidemic. Ignoring topics like planned giving, tax-wise techniques to give appreciated assets, and other "how to give" issues was also cited. So was the failure to lead by example. "Fact: A congregation's giving quotient never rises much above the performance of its leaders. For long-range effect this is an inescapable truth. Something in the atmosphere tells it like it is – the leaders are leading or they aren't."<sup>15</sup> If pastoral deficiencies are as common as these writers claim, there is room for a higher level of peer review and remedial input among us also. If we assume burdened consciences as well as frustration on the part of struggling pastoral brothers, personal as well as professional counsel is needed within the brotherhood. Nor should that surprise anyone.

The role of the pastor as local supporter and spokesman for wider fellowship and ministry also deserves our attention. Decades ago Professors Schuetze and Habeck phrased it this way: "The pastor and his family as members of the congregation he serves should be exemplary stewards, setting a good example of giving 'as the Lord prospers' both for local needs and for broader purposes, especially for the synodical program."<sup>16</sup> Besides supporting synod work the pastor is normally the gatekeeper (a term increasingly used among us) of information flowing

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<sup>15</sup> Charlie W. Shedd, *The Exciting Church Where They Give their Money Away* (Waco: Word, 1975), p. 18.

<sup>16</sup> Armin Schuetze and Irwin Habeck, *The Shepherd Under Christ*, p. 249.

from outside sources (including synod) toward the membership. This power is great but subject to misuse. Pastoral decisions or preferences in these matters should ideally be fitting for the specific time and place as well as transparent in motive, but may not always be so. Regularly placing this matter on conference agendas might provide a suitable forum for discussion and peer review.

The pastor-as-gatekeeper subject surfaces in stewardship discussions because so many promotional materials and financial appeals come from synodical sources (including so-called para-church organizations and ministries). The local challenge is to coordinate their use with ongoing curricular training. Outside appeals are often simply assuming our members are already adequately trained godly givers, rightly motivated and wisely weighing options. When that is not true, however, appeals can potentially interfere with growth in godly giving by providing fund-raising shortcuts that focus more on dollars than on the necessary spiritual attitudes. And in congregations where growth in godly giving is not taking place, ongoing friction between local and synodical leadership might be anticipated. Spokesmen on the synodical level admittedly bear a burden or have a handicap: they do not have strong, continual access to our people for nurturing purposes. They are not the called pastors on the front lines as primary dispensers of law and gospel. Peer review and mutual discussion and discipline strikes me as priceless in these situations – the pastors are to be held accountable for the curricular, law and gospel training of their people, and the synod appeals should be held accountable for the compatibility of their appeals to solid stewardship principles.

Fund-raising promotions in our churches and sometimes on the synod level have not always measured up. Sometimes the impression is given that God somehow needs our money, or institutional survival seems to be the issue, or the dollar amount of gifts makes them more or less desirable. In the absence of pointed law and specific gospel, and with budget shortfalls facing administrators, this can easily happen with promotional materials and financial appeals. The ideal is when local pastors and synod personnel are faithfully working in tandem – and with mutual respect and appreciation – so that adequate training in godly giving is accompanied by compatible and helpful information on how funds might be channeled to specific ministries among us. To state the obvious, we look for the day when local leadership welcomes and makes consistent use of promotional materials entrusted to them by synodical leadership because the materials are suitable and the congregation knows how to use them as godly givers adequately nurtured.

A responsible steward will not give and then ignore what it is used for or how it is administered through others. A repeated axiom is that people give to people they trust. “Who is asking for the money is often as important in obtaining a positive response as the purpose for the money. Giving is more relational than functional, organizational, or institutional.”<sup>17</sup> This phenomenon is not really a law-gospel issue but it does underscore the need for pastors and synod leaders to show themselves trustworthy and the value of pastors protecting the reputation of synod personnel. We have not always enjoyed these blessings in our circles. We should not forget the importance of holding stewards of synodical resources accountable at the same time we hold them up in our intercessions. Some of this has to do with “providing all things honest in the sight of men.” When clarity in purpose or transparency in fiscal integrity is lacking, this invites trouble on the synod level as well as on the local scene. Professional growth and peer review are always in place.

Again, let’s try to identify and respond to excuses and rationalizations that can too easily sidetrack us from suitable aspects of our work.

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<sup>17</sup> Eugene Grimm, quoted by Rod Rogers, *Pastor Driven Stewardship*, p. 24.

- *“I hesitate to share frustrations at conferences and admit I am stymied at times. It’s embarrassing and I assume the brothers have their own issues to deal with anyway.”* This attitude is fully understandable, especially since all of us have egos and emotions that mislead us. But in view of the Bible invitation and emphasis on mutual stimulation to love and good deeds, reciprocal confession and absolution, and shared teaching and encouragement, the privilege of peer-to-peer ministry remains. Perhaps it is a matter of priorities again – if and when raising up a generation of godly givers is high enough on everyone’s pastoral task list, our pastoral conferences will devote adequate time and energy to it.
- *“I think it is usually smarter and more efficient simply to let synodical appeals and many area appeals to die in the wastebasket. If I agree with a particular appeal, I’ll pass it on to my people.”* What’s missing in this approach to screening material is any criterion other than personal likes, dislikes, and convenience. Do we really have the right to impose personal choices on brothers and sisters in God’s family when and where God has not done so? And might this be somewhat of an admission of fear or even of failure, that is, that we do not adequately rejoice in the ministries being carried out beyond our own or that we have not adequately trained or equipped our people to be discerning distributors of God’s resources?
- *“The proliferation of appeals and advancement materials has made it necessary for me to apply a filter to what gets by me. I am the called and ordained gatekeeper to the flock.”* Here the sheer number of appeals seems to be the focus, and it must be admitted that this phenomenon has brought discomfort to many. Another axiom among stewardship writers is, “Minimize special appeals.” But the decision to establish advancement offices at several synodical institutions makes this inevitable. Now bulletin or newsletter inserts can really add up. But to filter all or most of these from our people is still not a divinely given right for us. I wonder if this whole enterprise might be used as a teaching tool among our people, allowing us to say, “We are being given quite a few informational and financial appeal items this week/month. What a reminder that gospel ministry is being done in many places by many brothers and sisters. Give thanks! What a reminder that we, as managers of God’s resources in our lives and families, often need to make choices in how we use 100% of what we have for God’s varied purposes! Give thought! God bless us as we prayerfully ponder the options and learn more about ministry being carried out!” And if we can think of a better way of doing these things, let us share our thoughts with the brotherhood.

**As we turn our attention to this aspect of pastoral leadership  
let’s take an inventory of tools and resources that are available.**

Returning to the paper’s initial illustration with its rocking chair and front porch, we may ask if part of the problem is not so much a lack of energy or will, but a perceived lack of fitting tools or resources that we would gladly use in the field of labor. To take a curricular approach to nurturing godly givers and to use materials year round and perennially requires resources. Not all of us are equal to the task of developing our own materials and few if any of us are able to develop all components of a curriculum unless we neglect other pastoral work. So the search for potential tools and resources is in place.

It has already been mentioned but merits repeating: God's law and God's gospel remain our primary tools in all pastoral work. We're not looking for anything to replace the tandem use of these truths. Other tools will supplement them when the saints are trained in specific skills, but nothing can replace law and gospel. Let us consciously seek to sharpen our skill at furthering sanctification through "evangelical admonition," the use of law so intimately expressed in connection with the unconditional gospel that direction in sanctified living results. This is an art never learned too well. A seminary professor (Howard Hendricks, in Texas) is reported to have said, "Most people don't learn anything new. They just rearrange their prejudices." If using the means of grace, we allow the Holy Spirit to prove him wrong. The active opposition from the devil, the world, and the sinful nature will continue, but so shall we. And we are going for long-term growth, anticipating cumulative results.

Let's strive to be aware of a wide number of supplementary sources of materials that are available – and freely share this information with others. Gather a library. Bookmark websites. The need to be discerning as you consider materials and methods that come especially from outside our confessional fellowship will be constant. Solicit ideas and insights from other pastors, teachers, staff ministers and congregational leaders who have something to share. Freely share with them what you have or have learned. Encourage the establishment of a clearing house of related information. (Perhaps the WELS Ministry of Christian Giving will take the lead in providing a page at their site for this kind of thing). In the end, the strength of what we do will not be in the materials or methods, but in our heart-to-heart and spirit-to-spirit communication of God's Word to fellow givers. But that doesn't make the quality of materials unimportant.

For a book that offers a nice balance of stewardship theology and practical counsel on local organization and structure compatible for the task, I'd recommend Waldo J. Werning's *Christian Stewards Confronted and Committed* (St. Louis: Concordia, 1982). Arno Wolfram's *Stewardship* (People's Bible Teachings volume) is a useful review of the theology we treasure. The already mentioned collection of essays posted under "Stewardship" in the WLS on-line essay file (<http://www.wlsessays.net/subjects/S/ssubind.html>) allow for thoughtful review and self-appraisal of how we may be doing. Aside from those already identified in footnotes, I add two that strike me as particularly rewarding: John Jeske's *Christian Stewardship is Taking God at His Word* and David Valleskey's *Christian Stewardship of Possessions--Compelled by the Love of Christ*. From a source outside our doctrinal parameters comes Gene Getz's *Real Prosperity, Biblical Principles of Material Possessions* (Chicago, Moody, 1990). My memory tells me it is an easy read and covers a lot of territory (but I haven't worked through it recently).

We do well to be students or active observers of the culture and material environment that we and our people live in. This will better equip us to diagnose challenges our people face and to be able to verify that ungodly patterns of behavior abound, citing real-life examples drawn from newspapers and magazines and e-news sources. The personal perusal of solid but secular money management resources – and alerting our people to them – has its place too.<sup>18</sup>

It is wise to try to become familiar with at least some of the "development" or "advancement" methods and observations available. Put it all to the test, but expect to receive helpful insights into how people think and why they behave as they do in financial matters. Advancement gurus who are also our Christian brothers can be particularly helpful since they do not trust sound psychological or social observations primarily, but use sociological findings to assist their communication of Bible-centered or gospel-compatible appeals. And if you feel they

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<sup>18</sup> On the advice of Ron Muetzel I have used, for example, Eric Tyson's *Personal Finance for Dummies* for resource material and in my lending library for student use (until I lost track of it last winter).

don't? Love and serve them enough to help them. The most basic issues won't go away. "But precisely what is it that [God] does to get us to produce more fruit? The answer we give to that question is of critical importance to the individual Christian as well as to the Church. We succeed or we fail in our mission depending on how we answer that question. . . A wrong answer leaves the church asking people to commit themselves to what the church feels it needs. A right answer makes for a church which comes to people to help them take inventory of their God-given blessings encouraging them to develop, enlist, and use them in the cause of Christ."<sup>19</sup>

Make use of personnel (synodical and perhaps beyond) that have knowledge and counsel on the subject of stewardship training. This is especially important when dealing with specific aspects of godly giving like deferred giving, charitable giving instruments, budgeting pitfalls, dealing with credit card and other indebtedness. I recommend that [www.wels.net/mcg/](http://www.wels.net/mcg/), the site for the WELS Ministry of Christian Giving, be visited. Various congregational resources are here identified. The recent (and not complete) development of the *Faith Focused Finances* materials merits special mention. In addition to the Leadership Seminar and Congregational Workshop materials there is a soon-to-be-available "Heart 'n' Focus" financial course more directed at personal and family money management.

Once more let's take the time to identify and reply to excuses and rationalizations that too easily sidetrack.

- *"I do not believe in making use of materials or methods drawn from heterodox sources – or sociological gurus."* If this is intended as a statement of confessional orthodoxy, I rejoice in the God-given doctrinal position. But I believe this reaction is an overreaction, failing to distinguish between different kinds of valuable information, some of which is not intended or not suitable to offer spiritual guidance but still advances practical skills and is quite usable.
- *"Why should I study culture or advancement principles since that will focus on perceived needs. I already know the real needs of people and can address them."* If you refer to our law/gospel needs as real needs, you are correct. If you maintain that additional, often non-religious, knowledge and the development of practical and often secular skills are not also "real" needs, you are incorrect. Raising up a generation of godly givers requires more than the Spirit-given faith, motivation, and new life in Christ. It also involves money management skills and often benefits from management techniques available outside of the sacred Scriptures.

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### **Appendix: So What Kind of a Godly Giving Do We Want?**

Several years ago I read a section of David Wilkinson's *Christian Ethics: A View From the Pew* that used wording which caught and kept my attention. He was speaking of Christian Ethics in general. I here attempt to adopt and adapt his phraseology to ask what kind of godly giving we want for ourselves and those we serve.

1. **We want godly giving with an integrated body.** The "body" of godly giving we seek will be integrated with exegesis, hermeneutics, dogmatics, church history, preaching, pastoral counseling, and other related disciplines that contribute to our theology of stewardship. How

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<sup>19</sup> Joel Gerlach, *Our Stewardship Call* (1969 Synod Convention essay), p. 8-9.

we understand God and how we interpret and use the Bible profoundly influences how we will approach and practice our money management. So we don't want a compartmentalized discipline, divorced from biblical roots, but one integrated with the theological disciplines – and leaving room for others (e.g., psychology, sociology).

This means we are not interested in merely compiling stewardship techniques or even listing giving principles as an academic exercise. We want a full-bodied approach to giving that takes into consideration the source, maintenance, and development of the new life in Christ. Christian money management needs a healthy, holistic link with other dimensions of the Christian life. We want to review regularly the Christian's true nature (and how he got there) alongside the old nature, showing obstacles that prevent spiritual growth and reasons for godly optimism that anticipates growth.

2. **We want godly giving with a face.** True Christian giving by definition will reveal personal values (as opposed to merely ecclesiastic or social values) gained through a personal relationship to Jesus Christ that is created and maintained by the Holy Spirit. Godly people reflect God's grace as they make godly choices and express godly generosity. "Make a tree good and its fruit will be good." This truth about godly giving is perhaps obvious but merits ongoing emphasis.

Also, godly giving at its best needs to remain "up close and personal" – that is, it develops as a concrete expression in human lives, not so much what we do with things as what we seek to do for people. And this service to others will mirror other ministry we observe and imitate. The need for modeling and mentoring – in homes and schools and elsewhere – is great. We can give godly giving a face as we reflect Christ's.

3. **We want godly giving with a brain.** Godly giving, like all aspects of sanctification, involves the mind and has little room for intellectual laziness. The process of making decisions about the level of giving and the channels chosen to bear our gifts to their destinations requires mental discipline as well as spiritual discernment. We are obligated to do our homework when confronted by an array of options and possibilities.

In an increasingly secular culture with notoriously poor priorities and in which the misuse of money so often prevails, part of our homework will involve a rethinking of wise ways of avoiding unwise debt, fostering savings and asset accumulation, and giving gifts with minimal tax consequences.

It merits emphasis that a necessary part of the management and giving homework for every Christian is to learn and relearn what the Bible has to say and how it says it. This will not yield direct guidance on some things, but will provide tone or attitude as we set ourselves to the work. It should also be understood from the start that such a pursuit of knowledge is a call to humility. Too often easy answers are elusive because we are viewing things through semi-darkened minds or even divided hearts. Humbly, yet with the partial (but sufficient) illumination of the Holy Spirit, let us move forward thoughtfully.

4. **We want godly giving with a heart.** We may rely a great deal on the brain, but the life pulse of faithful money management comes from the heart. Not percentages, not quotas, not averages, nor comparisons to the performance of others make us godly givers. The unlimited love and mercy of God in calling us out of darkness into his light and then calling and equipping us to be servants of him and our neighbor – this makes us managers. We have heart because of God's heart. "I run in the path of your commands, for you have set my heart free."

We need not abandon all analytical, logical, and abstract processes in this endeavor, but will make room for imaginative, holistic, or intuitive functioning with others and for others.

Rational judgment will remain high priority, but empathetic action will too. Giving decisions and patterns are more than externally right and wrong behavior. They involve doing right for right reasons and inner motives. We are not merely giving to organizations, institutions, or abstract causes. We are ultimately serving our Savior and souls that he has created and redeemed. That is fun. An important aspect of expressing heart is also enjoying what we are doing. Godly giving remains cheerful giving. Christ has given us so very much to smile and laugh about. With heart, the merry nature of our giving is likely to grow.

5. **We want godly giving with hands and feet.** Christian faith is a summons to action, a call to involvement. It will always be an invitation to costly discipleship. Christian giving may be called “applied Christianity.” We who are rightly concerned with orthodoxy are also called to concern ourselves with orthopraxy. “What am I, as a follower of Christ and a member of his Church, to *do*?” is a question always on our agendas. “Everyone who calls on the name of the Lord will be saved. How, then, can they call on the one they have not believed in? And how can they believe in the one of whom they have not heard? And how can they hear without someone preaching to them? And how can they preach unless they are sent?”

Perhaps with this in mind someone penned this suggested Offertory prayer: “Lord, no matter what we say or do, here is what we think of you. Amen.”

Martin Luther King, Jr., said, “Any religion that professes to be concerned with the souls of men and is not concerned with the slums that damn them, the economic conditions that strangle them, and the social conditions that cripple them is a dry-as-dust religion.” Our task is to see the kernel of truth in this and respond without neglecting our primary calling as bearers of the gospel. We want to do more than form strategies or identify challenges. We want to equip for the battle as well. The Apostle James said this first: “Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world. . . . Suppose a brother or sister is without clothes and daily food. If one of you says to him, ‘Go, I wish you well; keep warm and well fed,’ but does nothing about his physical needs, what good is it?”

6. **We want godly giving with a soul.** Developing godly givers for us is a spiritual process since it is an expression of the Christian life. The old adage that a Christian ought to face life with the Bible in one hand and the newspaper in the other reminds us that our calling includes the addressing of contemporary situations. Still, godly giving must resist the temptation to put the Bible down too quickly before focusing on the budget reports or the omnipresent smorgasbord of opportunities to give.

The true nature of godly giving is very impossible without the participation of the Holy Spirit. He guides us in sorting priorities, helps us interpret the Scriptures, energizes us for fitting application of biblical truths, and continually comforts us with the message of Christ crucified on our behalf. The Christian life has been described as a journey inward and a journey outward. Inner attentiveness to Christ and outward acts of love and single-mindedness are inseparable. Following the pattern provided by the Macedonians (and empowered by Christ’s giving of himself for us) we first give ourselves to the Lord and then to each other. Giving to fitting causes, however prioritized, will follow.

## **SEIZING THE OPPORTUNITIES WAYS TO ENCOURAGE GODLY GIVING**

### **~A Reaction~**

Professor Bivens was assigned the task of showing us ways that we as church leaders can encourage godly giving. By providing much food for thought he has succeeded in this task. His prayer—and ours as well—is that we don't just ponder these thoughts, but put them into practice.

If I could offer a single comment to summarize this paper it would be this: Brother Bivens keeps the big picture before us even as he zooms in on some key issues. Neither is lost in the process. The big picture is our Christian life of sanctification. Sprawled across this canvass are countless key points that the writer explores.

This paper begins where godly giving in pastoral ministry needs to begin—at home. As his first statement puts it, “Let’s begin with a good dose of self-examination.” How well have we encouraged godly giving to our people? Are we convinced that this needs to be done? Bivens demonstrates that from a pastoral ministry perspective, this is a mountain worth dying on. Allow me to direct you to a few key statements:

Money management and godly giving are integral parts of sanctified living, not at all optional or even peripheral. (p 2)

I am more convinced today that I was 35 years ago that to teach money management is the kind of privilege that we must approach confidently, passionately, straightforwardly, and not at all apologetically or reluctantly. (p 2)

The subject of acquiring, managing, and giving money should be on this list of messages to be mastered and shared with eagerness. (p 2)

We immediately note how the writer connects money management with Christian stewardship. We cannot talk about godly giving without also talking about godly management of all that God has entrusted into our care. We cannot talk about what we give to the Lord’s church or other charities without considering how we manage all of our resources. “Christian stewardship is a subject of utmost importance, touching on virtually every aspect of Christian life and our management of that life—including physical, mental, and spiritual health; our use of time, abilities, and material possessions; and our vocation and involvement in varied spheres of religious and social life” (p 3). To put it simply, stewardship in the broad sense is our Christian life of sanctification. As our brother states, “Godly giving is a lifestyle issue that constantly brings us back to the matter of our relationship to our Lord” (p 8). How do we live to the glory of God? How do we offer our bodies as living sacrifices, holy and pleasing to God? Money management must always be viewed within the bigger picture of sanctification. Godly

giving to the Lord's church must always be viewed within the bigger picture of money management.

In each section, Bivens uses an apologetic approach effectively. He addresses the arguments but does so in a positive manner. He doesn't just confront each excuse. In its place he provides helpful suggestions on how we can get the work done in a way that brings joy to both pastor and people.

Such an apologetic approach is not only helpful in confronting those excuses we as pastors may have in teaching stewardship principles. It also helps us address the influence of the culture in which we, and to a greater extent, our people live. The writer observes: "The indifference and downright antagonism of our culture to godly money management constantly call into question the validity and the whole concept among our members" (p 3). A previous essay spoke clearly about the influence of not only the devil and our own sinful flesh, but also of the unbelieving world. In the area of money management, this influence may be stronger than we sometimes realize.

Bivens encourages us as pastors to "take a curricular approach to training people to be godly givers." This will include teaching Christian stewardship in sermons and Bible class lessons. It will be a part of pre-marital counseling and confirmation class. Effective teaching can also be done as part of an annual stewardship emphasis. The writer urges us to take it a step further and offer regular sessions and seminars on the various aspects of Christian stewardship. His encouragement to train lay leaders demonstrates how the privilege to teach godly giving can be a team effort within the congregation.

While organizing a congregational stewardship curriculum may seem like a momentous task, so is preaching a sermon, or preparing for a Bible class, or planning an outreach program, or counseling a troubled marriage. Pastoral ministry is hard work. It challenges us in many ways. In answering these concerns, the writer points out,

The issue of limited time and energy is one a faithful pastor wrestles with on a daily basis. And in the end it is going to come down to priorities blended with personal preferences. We do what we feel we *must* do and we usually do what we *want to* do. This paper attempted to make the point that raising up a generation of godly givers is a *high* priority indeed. Much of the battle will be won or lost there. (p 10)

But principles of Christian giving are not limited to individuals. They are also something that the body of Christ on a local level should apply: "To the best of my knowledge we have no indication that biblical money management principles apply only to individuals and not to groups of Christians as well" (p 9). I can remember a member who regularly voiced his concern anytime the subject of giving to the local Lutheran high school or the synod came up at a congregational meeting: "If we keep giving all our money away, before long we will have to turn the key and lock the door." I sensed that this man was not only stingy with what he gave to the Lord's church. He also wanted to be stingy with

the money given to the Lord's church by others. Our writer puts it well: "What we seek to say to each Christian we should place on the congregation's corporate agenda. The corporate budget and the use of it should be a model of wise management and godly giving to mission and ministry" (p 9). Such an approach not only applies on a congregational level but on circuit, conference, district, and synodical levels as well. In all of these areas we need to remember that freely we have received, freely give.

At the end of this section Bivens responds to the issue of pastor as gatekeeper. Some see this as a problem to overcome, others as a responsibility to be carried out. Once again Brother Bivens provides a positive approach, seeing the many appeals that come across the pastor's desk as a teaching tool. He offers the following approach:

We are being given quite a few informational and financial appeal items this week/month. What a reminder that gospel ministry is being done in many places by many brothers and sisters. Give thanks! What a reminder that we, as managers of God's resources in our lives and families, often need to make choice in how we use 100% of what we have for God's varied purposes! Give thought! God bless us as we prayerfully ponder the options and learn more about ministry being carried out! (p 14)

In closing I would direct you some words written on the top of page 8. Our brother shares with us some comments of Martin Luther, included in a 1969 Synod Convention essay written by Joel Gerlach. Once again they help us see the big picture.

Notice that Luther does not equate stewardship with "church work" or with giving. He speaks of the stewardship call rather in terms of being a Jesus to your fellowman in the world. The call is getting through loud and clear when God's spirit has led you to the point of praying over and over: "Let me think like Jesus! Let me act like Jesus! Let me be like Jesus, all the time to everyone."

We pray that this symposium and this paper would help us hear that call and live it in our daily lives.

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